

ABSTRACT OF THE DISCLOSURE

Method and apparatus for remotely disabling and enabling access to secure transaction functions of a mobile terminal. A service enables a user to immediately block access to the payment and user authentication functions in the security element of a phone or other type of mobile terminal by sending a radio message, such as a wireless application protocol (WAP) push message. These functions can be turned on again with another radio message. The security element includes a memory that is encoded with keys or key pairs for authentication and/or digital signatures, and a status register or status indicator associated with each such key. The status register is settable to a first state wherein access the key is enabled and to a second state wherein access to the key is disabled. If the terminal is equipped with a GPS subsystem, the terminal can return a confirmation message containing position information.